

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 12-21887-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael J. Hardy  
520 Washington Terrace  
Audubon, NJ 08106-2221

Theresa S. Hardy  
520 Washington Terrace  
Audubon, NJ 08106-2221

Social Security No.:

xxx-xx-4086

xxx-xx-5013

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 13, 2015.

On 05/02/2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: June 7, 2017

Time: 10:00 AM

Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 3, 2017

JAN: bed

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael J. Hardy  
 Theresa S. Hardy  
 Debtors

Case No. 12-21887-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db/jdb  
 cr Michael J. Hardy, Theresa S. Hardy, 520 Washington Terrace, Audubon, NJ 08106-2221  
 +Specialized Loan Servicing, LLC, as servicer for A, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054  
 513029686 +Arrow Financial Servic (Original Cr, 5996 W Touhy Ave, Niles IL 60714-4610  
 513029687 +Barclaysbk, Po Box 8803, Wilmington DE 19899-8803  
 513029689 +Chase, Po Box 15298, Wilmington DE 19850-5298  
 513029691 +Hsbc Bank, Po Box 5253, Carol Stream IL 60197-5253  
 513029692 Juniper Bank, PO Box 13337, Philadelphia PA 19101-3337  
 513052167 +Midland Credit Management, Inc., 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
 513794787 +Rushmore Loan Management Services, 15480 Laguna Canyon Road, Irvine, CA 92618-2132  
 513029694 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch CO 80129-2386  
 515971979 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 513089806 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 513029695 Target Nb, C/O Target Credit Services, Minneapolis MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,  
 smg +E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcydpt@mcmcg.com May 03 2017 22:57:05 Midland Credit Management, Inc.,  
 8875 Aero Drive, San Diego, CA 92123-2255  
 513196855 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 03 2017 22:54:31  
 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093,  
 Oklahoma City, OK 73126-9093  
 513029688 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com May 03 2017 22:54:18 Capital One Auto Finan,  
 3901 Dallas Pkwy, Plano TX 75093-7864  
 513059977 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:58  
 Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 514476846 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:58  
 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 513066104 +E-mail/Text: bankruptcy@cavps.com May 03 2017 22:57:27 Cavalry Portfolio Services, LLC,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 513029690 +E-mail/Text: creditonebknotifications@resurgent.com May 03 2017 22:56:19 Credit One Bank,  
 Po Box 98875, Las Vegas NV 89193-8875  
 513153456 +E-mail/Text: bncmail@w-legal.com May 03 2017 22:57:25  
 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513029693 +E-mail/Text: bkr@cardworks.com May 03 2017 22:56:09 Merrick Bank, Po Box 9201,  
 Old Bethpage NY 11804-9001

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515963553\* +Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 515971978\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 185

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Total Noticed: 24

Date Rcvd: May 03, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Brian E Caine on behalf of Creditor Specialized Loan Servicing, LLC, as servicer for Arch Bay Holdings, LLC-Series 2009B bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Daniel L Reinganum on behalf of Debtor Michael J. Hardy dreinganum@MPADLaw.com, kgresh@mpadlaw.com/djamison@mpadlaw.com/lwood@mpadlaw.com/cgetz@mpadlaw.com  
Daniel L Reinganum on behalf of Joint Debtor Theresa S. Hardy dreinganum@MPADLaw.com, kgresh@mpadlaw.com/djamison@mpadlaw.com/lwood@mpadlaw.com/cgetz@mpadlaw.com  
Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
R. A. Lebron on behalf of Creditor RUSHMORE LOAN MANAGEMENT SERVICES, AS SERVICER FOR US BANK, NATIONAL ASSOCIATION, bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor Rushmore Loan Management Services as servicer for US BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com

TOTAL: 9